



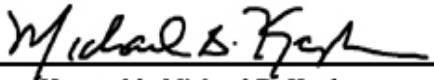
<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (TRENTON)</b>	
<b>Robertson, Anschutz, Schneid, Crane &amp; Partners, PLLC</b> 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor  Aleisha C Jennings, Esq. (049302015)	<b>Order Filed on March 28, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey</b>
<b>In Re:</b>  <b>Atef G Youssef, Debtor;</b>  <b>Tereza F Youssef, Joint Debtor.</b>	<b>CASE NO.: 16-33412-MBK</b>  <b>CHAPTER 13</b>

**ORDER DIRECTING CHAPTER 13 TRUSTEE TO STOP DISBURSEMENTS ON PRE-  
PETITON ARREARS PURSUANT TO CLAIM 6-4**

The relief set forth on the following pages

**ORDERED.**

**DATED: March 28, 2023**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

1. This Order shall be incorporated and become a part of any Order confirming the Chapter 13 Plan in the herein matter.
2. The Chapter 13 Trustee has disbursed payment in the amount of \$10,436.96 toward Secured Creditor's Proof of Claim 6.
3. Thereafter, on March 15, 2023, Secured Creditor filed an Amended Proof of Claim 6-4 referencing the pre-petition arrears that were already paid by the Chapter 13 Trustee and not seeking any further disbursements on pre-petition arrears as the Debtor has remitted a significant payment that was applied to pre and post-petition arrears.
4. The Chapter 13 Trustee shall hereby cease making disbursements on Proof of Claim 6.
5. Debtor shall make post-petition payments in accordance with the terms of the note, mortgage, and /or notices of payment change.

In re:  
Atef G Youssef  
Tereza F Youssef  
Debtors

Case No. 16-33412-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 29, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST cwohrlab@raslg.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-3

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Page 2 of 2

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Total Noticed: 1

Douglas J. McDonough

on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com

Douglas J. McDonough

on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Jason Brett Schwartz

on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@friedmanvartolo.com  
bankruptcy@friedmanvartolo.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com

Robert C. Nisenson

on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

Sindi Mncina

on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY  
AS OWNER TRUSTEE FOR VRMTG ASSET TRUST smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16